



FY 2004 CDE Institution Level Report Instructions

February 4, 2005

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FY 2004 CDE Institution Level Report Instructions

GENERAL INFORMATION ABOUT THE INSTITUTION LEVEL REPORT (ILR)

Reporting Period

The reporting period for the FY 2004 ILR is the Organization's fiscal year ending in **2004**. Unless otherwise noted, all questions in this ILR refer to the reporting period.

CIIS Requires Responses to All Questions

Your Organization must provide a response in every "active" data field in order to submit the ILR. Data fields that are not required are "grayed out" on the screen.

When a User leaves a page, CIIS provides a notice identifying required responses that are missing. CIIS also provides a summary Status Page to verify the completion of each ILR section.

When appropriate, CIIS will allow "*Don't Know*" and/or "*Not Applicable*" as a valid response. If applicable, these options will appear as radio buttons next to the appropriate data field.

- **Don't Know:** Use "*Don't Know*" when the question is valid for the Organization, but the answer to the question is unknown or unavailable. For example, if the Organization provides technical assistance but does not track the number of clients, "*Don't Know*" is the appropriate response.
- **Not Applicable:** Use "*Not Applicable*" when the question is not valid or not applicable to the Organization. Please do not use "*Not Applicable*" for a "\$0" or "0" response. For example, if the Organization purchases loans, but did not purchase any loans during the reporting period, the number of loans purchased is "0". However, if the Organization does not purchase loans at all, then the number of loans purchased is "*Not Applicable*." Furthermore, "*Not Applicable*" does NOT mean unavailable. (Use "*Don't Know*" for unavailable).

Completing Tables

Tables are used for questions where the number of responses may differ for each Organization. For example, in the Contributed Operating Revenue Table, a User completes one row for each type of donor that is applicable to that User's Organization. General Table functionality is described here.

- **Enter Row:** Click the "Add Row" button to add a new row to the Table. For each row, CIIS will provide a pop-up data dialog box. After completing the data dialog box for the specific row, click the "Add" button within the data dialog box to add the new responses to the Table OR click the "Cancel" button to delete the responses.
- **Modify Row:** Select the row to be modified by clicking the radio button in the left column of the Table. You may only modify one row at a time. Click the "Update Row" button to re-open the data dialog box. Enter any changes in the data dialog box and click the "Update" button to update the Table with the new responses OR click the "Cancel" button to leave the data unmodified.
- **Delete Row(s):** Select the row(s) to be deleted by clicking the radio buttons in the left column of the Table. Click the "Delete Row" or "Delete Rows" button to remove the row(s) from the Table.
- **Complete Table:** CIIS determines that a Table is complete when the User clicks the "Please Check Here to Confirm that the Table is Complete" check box that accompanies each Table. If your Organization does not have any information to enter into a Table, click the check box and skip to the next question.

NOTE: The CDFI Fund will not consider the ILR to be complete if the check box is clicked on an empty Table when the Organization has information that should have been included in the table. During the cleansing process, the CDFI Fund will re-open the ILR and ask the Organization to complete the Table and re-submit the ILR. The CDFI Fund will not consider the ILR submitted until all applicable Tables are complete.

NOTE: The pop-up data dialog boxes open as new windows. If you "lose" the data dialog box on your screen prior to clicking "Add," "Update," or "Cancel,"

please check whether the window is “hidden” behind other windows or programs.

CIIS for Web - Microsoft Internet Explorer

COMMUNITY INVESTMENT IMPACT SYSTEM

United States Department of the Treasury

Welcome Testing CIIS 2.0 ILR For Fiscal Year 2004 11/09/2004 08:47:40 PM EST

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Please Check Here to Confirm That the Table Below is Complete ☐

17 Non-QEI Investment Capital Table

	Source of Capital	Type of Capital	Amount	Interest Rate	Remaining Term (in months)
1	Government - Federal - CDFI Fund	Equity-Non-QEI	10,000	Not Applicable	Not Applicable
2	Corporation - Other	Debt - Other	50,000	5.00%	150
	Debt Subtotal		50,000		
	Grand Total		\$60,000		

Add Row Update Row Delete Row

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U.S. Department of Treasury - Community Investment Impact System

Contains commands for working with the selected items.

1) Name

Enter the name of the person from the Organization who is primarily responsible for completing the ILR. This individual will be contacted if the Fund requires clarification or explanations during the data cleansing process.

Financial Statements

You must submit the FY 2004 Financial Statements used to complete the ILR to the Fund. **FY 2004 is your fiscal year ending in 2004.** If more than one Organization issued QEIs (for example, the Allocatee and a Sub-Allocatee), you may submit separate Financial Statements for each entity OR combined statements, provided that the financial position of each reporting entity is reported separately (combining financial statements).


To submit Financial Statements, either attach an electronic file to the CIIS submission or fax it to the Fund at (202) 622-3569.

It is helpful to document the following information about your Financial Statements in the Comments field at the end of the ILR:

- Number of Financial Statements used to complete the ILR. (For example: 2 – one for the Allocatee and one for a Sub-Allocatee.)
- Whether they are consolidated or consolidating.
- Whether they are audited or unaudited.
- Number of pages of Financial Statements submitted.
- Any separate attachments (i.e., a breakdown of functional expenses not included in Financial Statements.)

Data Cleansing

The CDFI Fund reviews and “cleanses” all ILRs after they are submitted. Cleansing is the process of comparing the ILR data to the Organization’s year-end Financial Statements including related notes, other questions within CIIS, and, for regulated institutions, publicly available data. It is important that each Organization enter data that is supported by these sources. During the cleansing process, the CDFI Fund will contact the Organization with any questions about the ILR submission.

CIIS provides a Notes field for each ILR question. Users may enter and edit notes by clicking the Notes icon () next to the appropriate field. Please use the Notes field to explain financial entries that are not clearly identified in the Organization’s Financial Statements and related notes. Also use the Notes field to explain other responses that you believe the Fund may question. The Notes are a great help to both the Fund and the Organization during the cleansing process.

NOTE: Your ILR is not final until your Organization’s Financial Statements have been received and the ILR has been cleansed.

How to Submit the ILR

Once you have completed the ILR and, if applicable, a TLR, go to the “Certify & Submit” tab (CIIS Home Page). Read the certification statement. If you agree, insert your approval, indicate which reports you are submitting, and click “Submit.”

NOTE: The “Submit” button will not be active until all sections of the ILR are complete, the TLR is complete (if required), and the Organization has agreed to the certification statement.

CIIS Help Desk

Phone Number:(703) 373-1516
Fax Number:(703) 373-1517
E-Mail: ciishelp@kearneyco.com

ORGANIZATION CONFIRMATION

Allocation Profile Confirmation

In order to enter the ILR, you must confirm each Award Control Number and all Qualified Equity Investments (QEIs) that were issued by the Allocatee and/or Sub-Allocatee(s) during the current Reporting Period or in previous reporting periods.

The accuracy of this information is critical for completing the ILR. If any inaccuracies exist, please LOG OFF CIIS immediately and remedy the errors before continuing.

- If the pre-filled date for Reporting Period End is incorrect, contact the Fund at gmc@cdfi.treas.gov.
- If a QEI that the Allocatee or Sub-Allocatee issued prior to the report end date is not listed under the corresponding Allocation, add the additional QEIs in the Allocation Tracking System (ATS).
- If any errors exist in the Award Control Number(s) or QEI information listed, contact the Fund. Please reference the ATS Instructions Manual for details on requesting changes from the Fund.

Updates should appear in CIIS on the following business day. You may continue the ILR only AFTER the updated information appears in CIIS. If you proceed before then, your ILR may be invalid.

ALLOCATION PROFILE PAGE

In order to enter the ILR, a user must confirm each Award control Number and all QEIs that were issued by the Allocatee and/or Suballocatee(s) by the current Reporting Period End Date or in the previous reporting periods. The accuracy of this information is critical for completing the ILR.

Reporting Period End Date 06/30/2004

AWARD CONTROL NUMBER			
QEI Identifier(s)	Date QEI Issued	Amount of QEI at Original Issue	Issued by Allocate/Suballocate
██████████	12/30/2003	\$ 5,000,000	Bank or Other Regulated Financial Institution
██████████	12/30/2003	\$ 5,000,000	Bank or Other Regulated Financial Institution

If any inaccuracies exist, please LOGOFF CIIS immediately and remedy the errors before continuing:

* If the prefilled date for the Repoting Year End is incorrect, contact the Fund at gmc@cdfi.treas.gov

* If a QEI that the Allocate or Suballocatee issued by the report due date is not listed under the corresponding award, go to myCDFIFund and access ATS to add the additional QEI(s)

* If any errors exist in the Award Control Number(s) or the QEI information listed, contact the Fund. Please reference the ATS Instructions Manual for details on requesting changes from the Fund.

* Any updates to ATS data will appear in CIIS on the next business day.

Confirm ☐

Organizational Structure Confirmation

To enter the ILR, you must also confirm the Organizational Structure. The Fund draws the Organizational Structure from the Organization's myCDFIFund profile.

The accuracy of this information is critical for completing the ILR. If this information is inaccurate, please LOG OFF CIIS immediately and remedy the errors before continuing. You must correct this information through the Organization's myCDFIFund account. Updates should appear in CIIS on the following business day. ***You may continue the ILR only AFTER the updated information appears in CIIS. If you proceed before then, your ILR may be invalid.***

Organizational Structure

- Non-Profit or Not-for-Profit
- For-Profit
- Tribal or Village Government
- Other

I ORGANIZATIONAL INFORMATION

A. Basic Information

This section displays information that the Fund currently has on file for the Allocatee. Please review the Basic Information carefully and contact the Fund per the instructions below if any information is incorrect.

Date of Organization's Fiscal Year End

If the Date of the Organization's fiscal year end is incorrect, please send a request for correction to the Fund at gmc@cdfi.treas.gov. Include the full name of the Organization, the correct fiscal year end, and the most recent application number, if available, in the request.

Contact Information

Changes to the contact information are made in the Organization's myCDFIFund account. The updates will appear in CIIS on the following business day. You may continue to complete the ILR **PRIOR** to the updates appearing in CIIS.

- **Street Address**
- **City**
- **State**
- **Zip**
- **Website Address (if available)**

1) Name of Person Responsible for Completing the Institution Level Report (ILR)

Enter the name of the person from the Organization who is primarily responsible for completing the ILR. This individual will be contacted if the Fund requires clarification or explanations during the data cleansing process.

2) Telephone Number of Person Responsible (including Extension if applicable)

Enter the telephone number of the person named above.

3) Email Address of Person Responsible

Enter the email address of the person named above. Enter the email address in all lower case letters, unless the address is case sensitive. If this entry is pre-filled by CIIS and the information is correct, please skip to the next question. If this entry is pre-filled by CIIS and the information is incorrect, please enter the correct information.

4) Year Organization Began Financing Activities

Enter the year the Allocatee began financing activities.

- If this entry is pre-filled by CIIS and the information is correct, please skip to the next question.
- If this entry is pre-filled by CIIS and the information is incorrect, changes to this information must be made through the Organization's myCDFIFund Account. Updates should appear in CIIS on the following business day. You may continue to complete the ILR PRIOR to the updates appearing in CIIS.

5) Year of Organization's Incorporation

Enter the year of the Allocatee's incorporation

- If this entry is pre-filled by CIIS and the information is correct, please skip to the next question.
- If this entry is pre-filled by CIIS and the information is incorrect, changes to this information must be made through the Organization's myCDFIFund Account. Updates should appear in CIIS on the following business day. You may continue to complete the ILR prior to the updates appearing in CIIS.

B. Organizational Structure / Affiliation

6) Select the Institution Structure(s) that Describes the Organization

Select the institution structure(s) that describe the Allocatee. Do not select the structure that describes the Parent or affiliated CDEs. Select all that apply.

- Thrift, Bank or Bank Holding Company
- Credit Union
- Publicly Traded Company
- Small Business Investment Company (SBIC)
- Specialized Small Business Investment Company (SSBIC)
- Government-Controlled Entity
- New Market Venture Capital Company

7) Is the Organization a "Faith-Based" Organization?

Select whether the Allocatee and/or any of its Sub-Allocatees are faith-based Organizations.

8) Did any QLICs Made During the Reporting Period Finance or Provide Services to any Religious Institution(s) or Faith-based Organization(s)?

Select whether any Qualified Low Income Community Investments (QLICs) financed or provided services to any religious institutions or faith-based Organizations during the reporting period. This question pertains to the Allocatee, any Sub-Allocatees, and any CDE investees.

9) Has or Does the Organization Intend to Use Any Other Tax Credit Programs in Conjunction With Its NMTC Program Strategy?

Select whether the Allocatee and/or Sub-Allocatees have used, or intends to use, any of the following programs in conjunction with its NMTC program strategy.

- Historic Tax Credit
- Empowerment Zone, Enterprise Community or Renewal Community Tax Credits
- Other Federal Tax Credit Program
 - Name of Other Federal Tax Credit Program
- State Tax Credit Program
 - Name of Other State Tax Credit Program
- Local Tax Credit Program

C. Geographies Financed During the Reporting Period

Select whether the Allocatee and/or Sub-Allocatees used QEI proceeds to provide financing in the geographic areas listed during the reporting period.

10) Which of the Following Geographic Areas were Financed by the Allocatee's QEI Proceeds During the Reporting Period?

- Appalachia
- Colonias
- Hot Zones
- Lower Mississippi Delta
- Native American Areas
- Rural Areas
- Major Urban Area
- Minor Urban Area

D. Human Resources Dedicated to the Allocatee's NMTC Program

For each category, enter the Organization's full-time equivalent (FTE) resource allocation at the reporting period end.

- *Include* the resources of the Allocatee, the Parent, any Sub-Allocatees, and any other organizations that support the Organization's NMTC strategy.
- *Include* all full- and part-time employees.
- *Include* contractors, consultants, and volunteers that perform ongoing operations.
- *Exclude* temporary employees.
- *Exclude* professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.

One FTE is a 35-hour or more work-week. In calculating the number of FTEs, part-time employees should be combined.

Example (1): Two part-time employees that each work 17.5 hours per week should be combined to count as one FTE. (17.5 hours X 2 = 35 hours)

Example (2): If a full-time loan officer spends 28 hours per week on lending activities and 7 hours per week providing training, this person would count as .80 (=28/35 or 80%) FTEs Dedicated to Lending/Investing activities and .20 (=7/35 or 20%) FTEs Dedicated to Development Services.

11) FTEs Dedicated to Lending/Investing

Enter the Organization's total FTEs dedicated to loan/investment underwriting and outreach, loan administration, servicing, and collections at the reporting period end.

12) FTEs Dedicated to FCOS

Enter the Organization's total FTEs dedicated to Financial Counseling and Other Services (FCOS) at the reporting period end.

13) FTEs Dedicated to Administration and Other Activities

Enter the Organization's total FTEs dedicated to any activities not covered in the categories above, including finance, compliance management, human resources, fundraising, policy, administration, and other overall management at the reporting period end.

14) Total FTEs

CIIS will calculate and display the Total FTEs.

15) Consultant/Contractor FTEs

Enter the Organization's consultant/contractor FTEs at the reporting period end. This entry is a subset of the Total FTEs indicated above.

- *Include* individuals covered by management contracts.

Please review the FTE numbers for accuracy. The Fund will determine the Organization's Total Employee FTEs by subtracting the Consultant/Contractor FTEs from Total FTEs.

- If the Organization is a Bank or Thrift, *verify* that the Total Employee FTEs matches the publicly available Federal Deposit Insurance Corporation (FDIC) data.
- If the Organization is a Credit Union, *verify* that the Total Employee FTE is consistent with the publicly available National Credit Union Administration (NCUA) data.

II FINANCIAL POSITION

For venture capital funds, all financial questions pertain to the investing entity(ies), not the managing entity, unless otherwise noted.

A. Lending/Investing Pool**16) QEI Distribution Table**Purpose and Overview

Use the QEI Distribution Table to describe how the Allocatee and/or Sub-Allocatee(s) used or plan to use QEI. The Table provides a snapshot of the Organization's actual and intended QLICI investments – per QEI – as of the end of the reporting period.

Each row of the table represents one QEI that the Allocatee or Sub-Allocatee finalized in ATS. The Table columns are divided into four sections: (1) QEI Data contains three data points that are pre-filled with information the Organization finalized in ATS; (2) QLICI Usage contains four data points that the User will manually enter; (3) Other Eligible Usages contains three data points that the User will manually enter; and (4) Original Term of QEI contains one data point the User will manually enter. To complete this Table, the four QLICI Usage data points and the three Other Eligible Usage data points must sum to the Amount of the QEI at Original Issue. More specific information about each data point is provided below. Because this Table is a snapshot at the reporting period end, the list of QEIs that appear in the Table may remain the same from year-to-year, while the QLICI Usage and Other Eligible Usages may change from year-to-year.

The information in this Table will not be used to measure the Allocatee's compliance with Section 3.2 of the Allocation Agreement. It simply provides pre-populated data for other Tables in the Organization's ILR: 1) Investment Capital Summary Table; 2) Loan Purchase Event Table; 3) Non-QEI Contributions for Operating Expenses Table; and 4) QEIs Used for FCOS Table.

EXPLANATION OF QEI IDENTIFIER DATA POINTS

The following three data points are pre-filled by CIIS based on the QEIs that the Organization finalized in ATS, and were verified prior to entering the ILR. If there are errors in any of these three data points, LOG OFF CIIS and contact the Fund to edit the Organization's finalized QEI data. Please refer to the ATS Instructions Manual for information about requesting such edits from the Fund.

Data Point	Explanation
QEI Identifier	This unique identifier is assigned to each QEI that the Organization finalized in ATS. For each QEI finalized prior to the end of the reporting period, CIIS will pre-fill its QEI identifier into one row of the QEI Distribution Table.
Date QEI Issued	CIIS will pre-fill the date the QEI was issued based upon the information the Organization finalized in ATS.
Amount of QEI at Original Issue	CIIS will pre-fill the Amount of QEI at Original Issue for each QEI based upon the information the Organization finalized in ATS.

EXPLANATION OF THE QLICI USAGES DATA POINTS

The amounts the User enters in these four columns should sum to the original amount of actual QLICIs the Organization made by the end of the reporting

period, plus the dollar amount of QLICs the Organization intends to make subsequent to the end of the reporting period. In other words, if the Organization is using the direct-tracing methodology to meet the substantially all requirement, the sum of the amounts entered in these four columns should be equal to the amount of QLICs the Organization would use to demonstrate that it has satisfied the substantially all requirement for each QEI.

Data Point	Explanation
QALICB Loans and Investments	For each QEI, enter the sum of: (1) the dollar amount of the proceeds that were used to make loans and investments in QALICBs as of the reporting period end; AND (2) the dollar amount of proceeds that will be used to make future loans and investments in QALICBs after the reporting period end. The Organization should include loans and investments made to both real estate and non-real estate QALICBs. If the Organization did not, or does not, plan to use this QEI to make any loans or investments to QALICBs, enter zero.
Loans and Investments in Other CDEs	For each QEI, enter the sum of: (1) the dollar amount of the proceeds that were used to make loans and investments in other CDEs as of the reporting period end; AND (2) the dollar amount of the proceeds that will be used to make future loans and investments in other CDEs after the reporting period end. If the Organization did not, or does not, plan to use this QEI to make any loans or investments to other CDEs, enter zero.
Loan Purchases from Other CDEs	For each QEI, enter the sum of: (1) the dollar amount of the proceeds that were used to purchase loans from other CDEs, as of the reporting period end; AND (2) the dollar amount of the proceeds that will be used to make future loan purchases from other CDEs after the reporting period end. If the Organization did not, or does not, plan to use this QEI to purchase any loans from other CDEs, enter zero.
FCOS	For each QEI, enter the sum of: (1) the dollar amount of the proceeds that were spent on FCOS as of the reporting period end AND (2) the dollar amount of the proceeds that will be used for FCOS after the reporting period end.

Data Point	Explanation
	If the Organization did not, or does not, plan to use this QEI for FCOS, enter zero.


EXPLANATION OF THE OTHER ELIGIBLE USAGES DATA POINTS

Data Point	Explanation
Operations	For each QEI, enter the sum of: (1) the total amount of the proceeds spent on Operations during the reporting period; AND (2) any amount of proceeds the Organization intends to spend on Operations after the reporting period end. This amount should not exceed the 15% that the Organization may use toward other activities, per the substantially all requirement.
Reserves for Additional Investment in Existing QLICs	For each QEI, enter the amount of the proceeds that the Organization has set aside for additional investment in existing QLICs at the reporting period end. This amount, summed with "Reserves for Loan Losses," should not exceed the amount of reserves that the Organization is permitted to establish pursuant to the IRS regulations (i.e., 5% of the QEI proceeds).
Reserves for Loan Losses	For each QEI, enter the amount of the proceeds that the Organization set aside for loan losses in existing QLICs at the reporting period end. This amount, summed with "Reserves for Additional Investment in Existing QLICs," should not exceed the amount of reserves that the Organization is permitted to establish pursuant to the IRS regulations (i.e., 5% of the QEI proceeds).
Original Term of QEI (months)	For each QEI, enter the term of the QEI, at original issue, in months. This amount should be equal to, or greater than, the 7-year tax credit period (i.e., 84 months), during which the QEI must remain with the CDE.

Data Entry Example: The Organization's compliance reporting period end (i.e., fiscal year end) is December 31, 2003. The Organization issued a QEI for \$100,000 on October 1, 2003, and the Organization finalized this QEI in ATS. As of the reporting period end, the Organization is still within its allowable 12-month timeframe to invest its QEI proceeds into QLICs, and thus the Organization has

only made \$20,000 in QALICB investments; the Organization has set aside \$5,000 for the statutorily allowable NMTC reserve (\$3,000 of which is for loan losses); and the Organization is using \$15,000 for operations. The remaining \$60,000 has not yet been invested, but before the 12-month timeframe expires the Organization intends to invest \$25,000 in additional QALICB loans, and invest the other \$35,000 in other CDEs. Therefore, the amounts entered would be as follows:

Data Point	Amount Entered
Amount of QEI at Original Issue	\$100,000 (from ATS)
QALICB Loans and Investments	\$45,000
Loans and Investments in Other CDEs	\$35,000
Loan Purchases from Other CDEs	\$0
FCOS	\$0
Operations	\$15,000
Reserves for Additional Investment in Existing QLICIs	\$2,000
Reserves for Loan Losses	\$3,000
Original Term of QEI	84

		COMMUNITY INVESTMENT IMPACT SYSTEM		United States Department of the Treasury							
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Welcome Testing CIIS 2.0		ILR For Fiscal Year 2004		11/06/2004 08:47:40 PM EST							
II. FINANCIAL POSITION		Survey Status HELP PRINT									
A. LENDING/INVESTING POOL											
16 QEI Distribution Table											
Award Control Number	QEI Identifier	Date QEI Issued	Amount of QEI at Original Issue	QLICI Usage (\$)			Other Eligible Usages			Original Term of QEI (months)	
				QALICB Loans and Investments	Loans and Investments in Other CDEs	Loan Purchases from Other CDEs	FCOS	Operations	Reserves for Additional Investments in Existing QLICIs		Reserves for Loan Losses
Totals			5,000,000	40,000	100,000	200,000	500,000	80,000	80,000	4,000,000	120
		12/30/2003	5,000,000	40,000	100,000	200,000	500,000	80,000	80,000	4,000,000	120

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17) Non-QEI Investment Capital Table

Use the Non-QEI Investment Capital Table to identify the sources of funds, if any, that make up the Allocatee and/or Sub-Allocatee(s) Non-QEI lending/investing pool that is intended to supplement NMTC-funded projects.

Please note, "Non-QEI" does not include NMTC's "Leverage Model" investments and debt.

- Include both idle capital available to loan or invest as well as deployed capital.
- Include only capital that is reflected in the Organization's Balance Sheet.
- For venture capital funds, record all paid in capital. Committed capital will be reported separately in Q.19.

Use one row in the Table for each distinct capital source with the same interest rate and term. CIIS will calculate the weighted average interest rate and remaining term and display it in Q.18 Investment Capital Summary Table.

Organizations with multiple sources of non-QEI loan/investment capital: If your Organization has three or more investments from a single Source of Capital and Type of Capital, you may calculate the weighted average interest rate and weighted average remaining term for these investments, and enter them in a single row.

Notes for Completing the Table:

- Net Assets (*Type of Capital*): All, or a portion, of an Organization's Net Assets is usually used for Investment Capital. Typically, this includes all Permanently Restricted Net Assets, and may include all, or a portion, of Unrestricted Net Assets. If the Organization's Financial Statements include a line item for "Net Assets Restricted for Lending/Investing," include a row for Net Assets in the Investment Capital Table.
- Internal Funds (*Source of Capital*): Use "Internal Funds" as the Source of Capital for for-profit and credit union retained earnings. For non-profits, use "Internal Funds" as the Source of Capital for net assets derived from earned income and any net assets whose source cannot be identified. The Type of Capital for all "Internal Funds" is "Net Assets - Other OR Retained Earnings."
- *Example: Two years ago, the Organization received a \$100,000 grant from the ABC Foundation. If the Organization did not track the grant separately, and therefore cannot distinguish its balance from other net assets, then it should be categorized as "Net Assets - Other OR Retained Earnings." If the Organization did track the grant separately and knows the balance, then it should be categorized as "Net Assets - Grants."*
- Debt - EQ2 (*Type of Capital*): If debt is not identified as an Equity Equivalent Investment (EQ2) in the Organization's Financial Statements, it is most likely not an EQ2 and should be categorized in CIIS as Debt - Other. An EQ2 must satisfy the following six attributes:
 1. Carried as an investment on the investor's Balance Sheet in accordance with Generally Accepted Accounting Principles (GAAP).
 2. General obligation of the CDFI that is not secured by any of the CDFI's assets.
 3. Fully subordinated to the right of repayment of all of the CDFI's other creditors.
 4. Does not give the investor the right to accelerate payment unless the CDFI ceases its normal operations.
 5. Carries an interest rate that is not tied to any income received by the CDFI.
 6. Has a rolling term and therefore, an indeterminate maturity.

EXPLANATION OF DATA POINTS

Data Point	Explanation
Source of Capital	For each row, select the Source of Capital that best describes the identified capital source: <ul style="list-style-type: none"> • Bank or other Regulated Financial Institution • CDFI Intermediary • Corporation-Real Estate Developer or Investment Company • Corporation-Utility company • Corporation-Other

Data Point	Explanation
	<ul style="list-style-type: none"> • Government-Federal - CDFI Fund • Government-Federal - Other Sources • Government - State or Local • Government Sponsored Entity (GSE) • Individuals • Internal Funds • Non Depository Financial Institution - Insurance company • Non Depository Financial Institution - Investment bank • Non Depository Financial Institution - Pension Fund • Non Depository Financial Institution - Venture fund • Philanthropic Organization - Foundation • Philanthropic Organization - Other • Religious Institution • Other
Type of Capital	<p>For each row, select the Type of Capital that best describes the identified type of capital:</p> <ul style="list-style-type: none"> • Deposits • Debt-Secondary Capital (Credit Union Only) • Debt-EQ2 • Debt-Other • Equity-Non-QEI • Net Assets-Grants • Net Assets-Other OR Retained Earnings
Amount	<p>For each row, enter the Amount of lending/investing capital remaining at the reporting period end. For loans, enter the outstanding principal balance as it appears in the Balance Sheet or Statement of Financial Position.</p>
Interest Rate	<p>For each row, if the Type of Capital is Debt, enter the Interest Rate. If the Interest Rate is variable, provide the Interest Rate in effect at the reporting period end. If the Type of Capital is Deposits, the User may either enter the weighted average interest of all deposits OR select Not Applicable. If the Type of Capital is Equity, Net Assets, or Debt-EQ2, CIIS will pre-fill the Interest Rate as Not Applicable.</p>
Remaining Term (in months)	<p>For each row, if the Type of Capital is Debt, enter the Remaining Term (in months) at the reporting period end. If the Type of Capital is Deposits, the User may either enter the Remaining Term (in months) OR select Not Applicable. If the Type of Capital is Equity, Net Assets, or Debt-EQ2, CIIS will pre-fill the Remaining</p>

Data Point	Explanation
	Term as Not Applicable.


18) Investment Capital Summary Table

CIIS will calculate and display the Investment Capital Summary Table based on information entered in the QEI Distribution Table and Non-QEI Investment Capital Table.

NOTE: It is important that you review the Investment Capital Summary Table for accuracy:

- *Verify* that Total Investment Capital is greater than or equal to gross loans receivable and Community Development Equity Investments as reported in the Organization's Financial Statements and in Table #65 – Total Portfolio Outstanding.
- *Verify* that Total Equity is less than or equal to Shareholder's Equity (for-profit Organizations) OR Total Equity (non-profit Organizations) as reported in the Organization's Financial Statements.
- *Verify* that Total Debt is less than or equal to Total Liabilities as reported in the Organization's Financial Statements.
- *Verify* that Total Net Assets is less than or equal to Total Net Assets as reported in the Organization's Financial Statements.

If any information in the Investment Capital Summary Table is incorrect, please modify the data in the Investment Capital Table as appropriate. If the table does not meet the above four conditions, the Fund will ask you to correct it during the cleansing process.



COMMUNITY
INVESTMENT
IMPACT
SYSTEM

United States Department of the Treasury
Home HELP

Welcome Testing CIIS 2.0
ILR For Fiscal Year 2004
11/09/2004 09:14:37 PM EST

II. FINANCIAL POSITION
Survey Status HELP PRINT

A. LENDING/INVESTING POOL

18 Investment Capital Summary Table

Type of Capital	Amount	Percentage of Total Capital	Weighted Average Interest Rate of Debt	Weighted Average Term (months) for Debt
Equity from QEIs	340,000	56.67%	Not Applicable	Not Applicable
Debt - Other	250,000	41.67%	9.00%	110
Equity-Non-QEI	10,000	1.67%	Not Applicable	Not Applicable
Debt Subtotals	250,000	41.67%	9.00%	110
Grand Totals	600,000	100.00%		

19 Off-Balance Sheet Resources Committed to the Organization for NMTC- Related Lending/Investing.
\$ 5,600

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Previous Next Save Exit Survey

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U.S Department of Treasury - Community Investment Impact System

19) Off-Balance Sheet Resources Committed to the Organization for NMTC-Related Lending/Investing.

Enter the amount of any additional non-QEI lending and investing funds that have been committed to the Allocatee and/or Sub-Allocatee(s), but that do not appear on the Balance Sheet.

- *Include* grants, equity, debt, and any undrawn lines of credit the Allocatee and/or Sub-Allocatee(s) expect to use for lending/investing.
- *Exclude* commitments that are based on verbal or conditional agreements.
- For *venture capital funds*, include all committed capital.

Off-Balance Sheet Resources are most likely reported in the Notes section of the Organization's Financial Statements, under such headings as "Commitment and Contingency and Other Disclosures," "Notes Payable," or "Loans Payable." They may also be found in the "Management Discussion and Analysis" section. If the amount reported is not explained in the Financial Statements, provide an explanation for the entry in the CIIS Notes field.

B. Additional Funds Leveraged by the Organization

20) Additional Funds the Organization Was Able to Attract Because of Its QEIs.

Enter the total non-QEI investments the Allocatee, Parent, and any Sub-Allocatees attracted during the reporting period as a result of QEI investments.

- Include only the funds that appear on Balance Sheet.

Example (1): Include any dollars the Organization was able to obtain in additional debt due to its equity position being improved by QEIs.

Example (2): Include any grants the Organization was able to obtain to cover operating expenses related to its NMTC program.

C. QLICI Commitments

21) Total Financing Committed for QLICIs (Except FCOS) at Reporting Period End

Enter the amount of financing the Allocatee and/or Sub-Allocatee(s) have committed for QLICIs that have not yet disbursed, but for which the organization(s) have reserved cash, cash equivalents, or other assets to fund at a later date, OR select Don't Know or Not Applicable.

- *Include* undisbursed portions of originated loans.
- *Include* provisionally and conditionally approved amounts.
- *Exclude* guarantees or lease obligations.
- *Exclude* commitments to affiliates, subsidiaries, and other related organizations.

If the amount reported is not explained in the Notes to the Organization(s)' Financial Statements, provide an explanation for the entry in the CIIS Notes field.

D. Reporting Period Summary Financial Information

In this section, complete **ONLY Q.27 Non-QEI Contributions for Operating Expenses**. Skip Q.22 – Q.26 and Q.28 – Q.31 by leaving the default “0” in place.

Click the “**Consolidated Option**” hyperlink to access Q. 27.

CIIS will provide a pop-dialog box with the Q.22 – 31. Skip to Q.27.

27) Non-QEI Contributions

Enter any Non-QEI Contributions available to cover your Organization’s NMTC strategy operating expenses during the reporting period. Use one row in the Table for each type of contribution.

- *Include* unrestricted operating grants and contributions, unless reported previously in the Non-QEI Investment Capital Table.
- *Include* net assets released from restriction during the reporting period if they are available to cover NMTC strategy operating expenses. **NOTE:** *Exclude* net assets released from restriction if you know that the original source was earned income
- *Include* the value of in-kind contributions, in-kind donations, and donated services that are included in the Organization’s Financial Statements.
- *Exclude* equity or grants, contributions, and donations to be used for lending/investing capital.
- *Exclude* temporarily restricted grants intended for future operating periods.
- *Exclude* grants that will be passed through to other organizations.

For Banks and Thrifts, *verify* that the Total Non-QEI Contributions for Operating Expenses is less than or equal to the Other Non-Interest Income reported to the FDIC.

When you have completed the table, click the “Table is Complete” check box and go to Q.32.

EXPLANATION OF DATA POINTS

Data Point	Explanation
Type of Contributor	<ul style="list-style-type: none"> • For each row, select the Type of Contributor: • Bank or other Regulated Financial Institution • CDFI Intermediary • Corporation - Real Estate Developer or Investment Company • Corporation - Utility company • Corporation - Other • Government-Federal - CDFI Fund • Government-Federal - Other Sources

Data Point	Explanation
	<ul style="list-style-type: none"> • Government - State or Local • Government Sponsored Entity (GSE) • Individuals • Non Depository Financial Institution - Insurance company • Non Depository Financial Institution - Investment bank • Non Depository Financial Institution - Pension Fund • Non Depository Financial Institution - Venture fund • Philanthropic Organization - Foundation • Philanthropic Organization - Other • Religious Institution • Other
Amount	For each row, enter the Amount available for the reporting period operating expenses.

III LOAN PURCHASES

This section captures information about loans purchased during the reporting period by the Allocatee and/or Sub-Allocatee(s). If the Organization used non-QEI funds to cover any portion of a loan purchase, identify these amounts.

Do not include Advance Commitment Loan Purchases in this table. Advance Commitment Loan Purchases should be treated as QALICBs and included in the Transaction Level Report (TLR).

If applicable, responses to this question will be used to confirm the Organization's compliance with its Allocation Agreement.

32) Loan Purchase Table

The Loan Purchase Table captures information on any loans the Organization has purchased from other CDEs during the reporting period. Use one row in the Table for each distinct loan purchase event.

2004 CDE Institution Level Report Instructions

The screenshot displays the CDEI Community Investment Impact System web application. The main window shows the 'Loan Purchases Table' with the following data:

Purchase #	Purchase Date	Seller Organization	Total \$ Paid	Total # Loans	Presale Book Value
Totals			875,000	99	1,000,000
1	11-7-1982	Seller 1	110,000	24	425,000
2	11-21-2004	Seller 2	15,000	52	125,000
3	6-23-1998	Seller 3	750,000	23	450,000

Below the table are buttons for 'Add Row', 'Update Row', 'Delete Row(s)', 'Previous', 'Next', 'Save', and 'Exit Survey'. A modal dialog titled 'Loan Purchase [Source of Funds] Table Add Row' is open, showing fields for 'Source of Funds' (a dropdown menu), 'Loan Purchases from Other CDEs' (a text input with a value of 0), and 'Actual \$ Used' (a text input with a value of 0). The dialog also has 'Add' and 'Cancel' buttons.

EXPLANATION OF DATA POINTS – TABLE A

Data Point	Explanation
Purchase #	System assigned value.
Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
Seller Organization	For each row, enter the certification control number of the CDE from which the Organization purchased the loans.
Total \$ Paid	For each row, this amount will pre-fill from Table B. An explanation of Table B follows.
Total # Loans	For each row, enter the total number of loans for the purchase.

Data Point	Explanation
Presale Book Value	For each row, enter the Presale Book Value for the loan purchased.

EXPLANATION OF DATA POINTS – TABLE B

Access Table B by first clicking “Add Row” to open the Table A dialog box described above and then clicking “Add Row” again to access Table B for the data points that follow. The User must complete Table B data points for each row in Table A.

Data Point	Explanation
Source of Funds	For each row in Table A, select the QEI(s) that funded the purchase from the dropdown menu provided OR select non-QEI. QEIs will only appear if the User indicated in the QEI Distribution Table that proceeds are available for loan purchasing. If the QEI that funded the purchase does not appear in the dropdown menu, return to the QEI Distribution Table to correctly identify which QEIs were used to purchase loans from other CDEs.
Actual \$ Used	For each row in Table A and each QEI identified, enter the actual amount of the QEI used for the particular loan purchase. The User will not be able to enter an amount that exceeds the amount of this QEI that is available for loan purchase activities, as identified in the QEI Distribution Table.

33) Sector Breakouts for All Loans Purchased

Use the Sector Breakouts for the All Loans Purchased section to identify the Organization's loan purchases by sector.

- *Include* the amount paid and the number of loans for Real Estate Business Loans and Non-Real Estate Business Loans.

If the Organization does not have this level of detail available, classify the loans as "Other/Unknown." The User will receive an error message from CIIS if the total amount paid and the number of loans for the Sector Breakouts do not match the sums provided in the Loan Purchases Table.

34) Did the Organization require each of the CDEs from which it purchased loans to reinvest at least the designated percent of the

proceeds (the percentage indicted in the Allocation Agreement) of such loan sales in the form of QLICIs?

Select whether the Allocatee and/or Sub-Allocatee(s) required each of the CDEs from which it purchased loans to reinvest at least the designated percent of the proceeds (the percentage indicated in the Allocation Agreement) of such loan sales in the form of QLICIs OR select Not Applicable.

If applicable, responses to this question will be used to confirm the Organization's compliance with its Allocation Agreement.

IV FINANCIAL COUNSELING AND OTHER SERVICES (FCOS)

Enter any Financial Counseling and Other Services (FCOS) offered by the Allocatee, Parent, and/or Sub-Allocatee(s) during the reporting period.

- Group-based training refers to a group forum, such as a workshop.
- One-on-one technical assistance is customized to an entrepreneur or business.

If applicable, responses to this question will be used to confirm the Organization's compliance with its Allocation Agreement.

35) QEIs Used for FCOS Table

Use this Table to identify all QEIs Used for FCOS during the reporting period. Use one row in the Table for each QEI used for FCOS.

The screenshot shows the CDFI Fund CIIS interface. At the top, it says "CDFI fund" and "COMMUNITY INVESTMENT IMPACT SYSTEM". Below that, it says "Investing in America's Communities". On the right, it says "United States Department of the Treasury". There are links for "Home" and "HELP".

The main heading is "IV. FINANCIAL COUNSELING AND OTHER SERVICES (FCOS)". Below this, there is a section for "35) QEIs Used for FCOS Table". It includes a checkbox to confirm the table is complete, which is checked. Below this is a table with the following structure:

	QEI	Amount Set Aside for FCOS	Amount Used for FCOS During Reporting Period
<input type="checkbox"/> 1		500,000	500,000

At the bottom of the table, there are buttons for "Add Row", "Update Row", and "Delete Row(s)". Below these are buttons for "Previous", "Next", "Save", and "Exit Survey". At the very bottom, there is a footer with "Page 14 Of 26" and copyright information: "© E F Kearney Ltd Contact Disclaimer Privacy Policy U.S Department of Treasury - Community Investment Impact System".

EXPLANATION OF DATA POINTS

Data Point	Explanation
QEI	For each row, select a QEI that funded FCOS. QEIs will only appear if the User indicated in the QEI Distribution Table that proceeds are available for FCOS. If any QEIs that funded the FCOS do not appear in the dropdown menu, return to the QEI Distribution Table to correctly identify which QEIs were used for FCOS.
Amount Set Aside for FCOS	For each QEI, CIIS will display the Amount set aside for FCOS from the information provided in the QEI Distribution Table.
Amount Used for FCOS	For each QEI, enter the Amount Used for FCOS during the reporting period. For each QEI, the User will not be able to enter an amount that exceeds the Amount set aside for FCOS in the QEI Distribution Table.

FCOS Provided Using QEI Funds**36) Entrepreneurs and Businesses Receiving Group-Based Training (Number of Clients/Hours)**

Enter the Total Number of Clients Receiving and Hours Provided of Group-Based Training during the reporting period OR select Don't Know. Count each client once even if they have participated in training services on multiple occasions.

37) Entrepreneurs and Businesses Receiving One-on-One Technical Assistance (Number of Clients/Hours)

Enter the Total Number of Clients Receiving and Hours Provided of One-on-One Technical Assistance during the reporting period OR select Don't Know. Count each client once even if they have received technical Assistance on multiple occasions.

38) Amount of Non-QEIs Used for FCOS, If Any

Enter the amount of non-QEI dollars, if any, used for FCOS during the reporting period OR select Don't Know.

FCOS Provided Using Non-QEI Funds

39) Entrepreneurs and Businesses Receiving Group-Based Training (Number of Clients/Hours)

Enter the Total Number of Clients Receiving and Hours Provided of Group-Based Training during the reporting period OR select Don't Know. Count each client once even if they have participated in training services on multiple occasions.

40) Entrepreneurs and Businesses Receiving One-on-One Technical Assistance (Number of Clients and Hours)

Enter the Total Number of Clients Receiving and Hours Provided of One-on-One Technical Assistance during the reporting period OR select Don't Know. Count each client once even if they have received technical Assistance on multiple occasions.

V DATA COLLECTION SYSTEMS

41) Loan Portfolio Software

Select the software used by the Organization to track loan and investment data such as original amount, principal outstanding, loan terms, and status.

42) Borrower Characteristics Software

Select the software used by the Organization to track borrower information such as contact information, gender, race, credit scores, and other characteristics.

43) Community Development Impact Software

Select the software used by the Organization to track impact data such as affordable housing units constructed, jobs created, jobs retained, and other community impact outputs.

For Q.41 through 43, select from the following list:

- Customized Database Created with Access
- Customized Database Created with Another Program
- DownHome Loan Manager
- Excel
- Fed Comp
- Grants Management System
- LoanBase
- Loan Ledger
- Manual or Paper Based System Only
- Nortridge
- Notesmith

- Other

Other

If the Organization selects "Other" for the community impact software, enter the name of the software used.

VI CREDIT REPORTING AGENCIES USED

44) Credit Scores

Select whether the Organization collects credit scores.

45) Reporting Agency

If the Organization collects credit scores, select "yes" or "no" for each option to identify the credit reporting agency(ies) used by the Organization:

- Equifax
- Experian
- TransUnion

VII ILR FEEDBACK

46) How Many Hours Did it Take to Complete the ILR?

Please enter the number of hours it took your Organization to complete the ILR OR select Don't Know.

47) Comments

Please comment on any difficulties the Organization had in completing the ILR or any suggestions for improving it. Please also describe the Financial Statements used to complete the ILR (number of Financial Statements used, consolidated vs. consolidating, audited vs. unaudited, number of pages submitted, etc.).

VIII IRS COMPLIANCE QUESTIONS

You have completed the ILR. You are now entering the Internal Revenue Service (IRS) Compliance Survey. If you have questions about the contents of the IRS Compliance Survey, please contact Phil S. Ponticello at:

Phil S. Ponticello - Senior Program Analyst
(352)-291-2817
phil.s.ponticello@irs.gov

1. For each Qualified Equity Investment received during the fiscal year have you notified the investor that their investment qualifies for the New Markets Tax Credit?

2. At any time during the fiscal year did the total dollar amount of QEIs received exceed the amount of the NMTC allocation awarded by the CDFI Fund?

2a. If yes, what was the amount of QEIs received that exceeded the amount authorized in the Allocation Agreement?

3. During the fiscal year did a “recapture event,” as described in 26 CFR §1.45D-1T(e)(2) occur?

3a. If yes, complete the following chart for each QEI subject to recapture.

Data Point	Explanation
QEI	Auto-populate QEI Identifier from ATS
Date Recapture was Triggered	
Reason for Recapture	-Cease to be a CDE -Failed Substantially All -Redeemed QEI -More than one reason
Amount Subject to Recapture	\$
Did you inform the appropriate investors of the recapture event?	YES/NO

4. For QLICs made during the fiscal year, was each QLICI made within 12 months of originally receiving the QEI?

4a. If no, what was the aggregate dollar amount of QLICs not made within the required timeframe?

4b. If not applicable, include explanation in Question 11 narrative box.

5. Did you receive any principal repayments on a QLICI (equity or debt), for which these amounts were not reinvested within the timeframe required by IRS regulations?

5a. If yes, what was the aggregate dollar amount of QLICI repayments not reinvested within the required timeframe?

6. For any QLICs that you made during the fiscal year to Qualified Active Low-Income Community Businesses, did the businesses qualify as QALICBs (per 26 CFR §1.45D-1T(d)(4)) at the time of the initial investment?

6a. If NO, please describe below:

7. If you invested in or lent to other CDEs, did you ensure that these entities:

7a. Were in fact certified as CDEs by the CDFI Fund?

7b. Invested the funds received into eligible QALICBs?

8. If you purchased loans from other CDEs, did those loans meet the loan purchasing criteria (per 26 CFR §1.45D-1T(d)(1)(ii))?

9. Did you establish reserves in accordance with 26 CFR §1.45D-1T(d)(3)?

9a. If yes, what was the aggregate amount of reserves established?

10. Did you use the direct tracing or safe harbor method for determining substantially all?

Data Point	Explanation
Name of CDE	Name of Allocatee from Allocation Agreement OR Name of Subsidiary CDE from Allocation

Data Point	Explanation
	Agreement
Substantially All Methodology Used	Direct Tracing/Safe Harbor/Not Applicable

11. Please use the narrative box below to provide any further information regarding your responses to Questions 1-10 of this IRS compliance survey.